

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION EXAMINING OPERATIONS

Applicant: Saylor et al. Group Art Unit:
Serial No.: Examiner:
Filed: concurrently herewith Docket No.: DWA:Single1
Title: SINGLE SOURCE MONEY MANAGEMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT
IN ACCORDANCE WITH 37 CFR §1.98

Law Office of Karen Dana Oster, LLC
PMB 1020
15450 SW Boones Ferry Rd. #9
Lake Oswego, OR 97035
November 3, 2003

Mail Stop PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants submit herewith copies of patents of which they are aware and which they desire to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(1), this Information Disclosure Statement is being submitted together with the filing of the above-identified application.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents, or other art referred to herein is, or is considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the patents and other references are set forth on the attached pages of Form PTO/SB/08. Based on the PTO's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication applicants are not submitting copies of such references. Applicants submit copies of all foreign patent documents and non-patent literature of which they are aware in accordance with 37 CFR 1.98(a)(2).

References may have been discussed in the Background of the Invention.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,



Karen Dana Oster
Reg. No. 37,621
Of Attorneys of Record
Tel: (503) 810-2560

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number	
Filing Date	November 3, 2003
First Named Inventor	Saylors
Art Unit	
Examiner Name	
Attorney Docket Number	DWA:Single1

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5,221,838	06-22-1993	Gutman et al.	
		US- 5,590,197	12-31-1996	Chen et al.	
		US- 5,684,950	11-04-1997	Dare et al.	
		US- 5,748,737	05-05-1998	Daggar	
		US- 5,819,034	10-06-1998	Joseph et al.	
		US- 5,845,070	12-01-1998	Ikudome	
		US- 5-903-721	05-11-1999	Sixtus	
		US- 5,960,411	09-28-1999	Hartman et al.	
		US- 5,987,140	11-16-1999	Rowney et al.	
		US- 5,987,438	11-16-1999	Nakano et al.	
		US- 5,991,749	11-23-1999	Morrill, Jr.	
		US- 6,000,832	12-14-1999	Franklin et al.	
		US- 6,014,636	01-11-2000	Reeder	
		US- 6,023,684	02-08-2000	Pearson	
		US- 6,029,141	02-22-2000	Bezos et al.	
		US- 6,058,250	05-02-2000	Hardwood et al.	
		US- 6,112,984	09-05-2000	Snively	
		US- 6,199,077	03-06-2001	Inala et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
		WO 0157813A1	08-09-2001	Watkins		

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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Sheet 2 of 3**Complete if Known**

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		Number-Kind Code ² (if known)			
		US- 6,278,993	08-21-2001	Kumar et al.	
		US- 6,315,193	11-13-2001	Hogan	
		US- 6,321,339	11-20-2001	French et al.	
		US- 6,327,348	12-04-2001	Walker et al.	
		US- 6,347,305	02-12-2002	Watkins	
		US- 6,401,079	06-02-2002	Kahn et al.	
		US- 6,441,938	06-25-2002	Gates et al.	
		US- 6,477,565	11-5-2002	Daswani et al.	
		US- 6,477,578	11-5-2002	Mhoon	
		US- 6,601,761	08-05-2003	Katis	
		US- 6,609,113	08-19-2003	O'Leary et al.	
		US- 20010044756A1	11-22-2001	Watkins et al.	
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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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Sheet

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of

3

Complete if Known

Application Number

Filing Date

November 3, 2003

First Named Inventor

Saylor

Art Unit

Examiner Name

Attorney Docket Number

DWA:Single1

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		iPIN web pages, http://www.ipin.com/solutions/virtual_payments/ , at least as early as October 21, 2003, 3 pages.	
		"digital wallet," Webopedia.com, http://www.webopedia.com/TERM/digital_wallet.html , at least as early as September 22, 2003, 2 pages.	
		PayPal web pages, http://www.paypal.com , at least as early as September 16, 2003, 4 pages.	
		"e-Duction: The Ultimate Way to Pay," e-Duction web page, http://www.e-duction.com/ , at least as early as June 24, 2001, 1 page.	
		"Computer Incentive Program-Riverview SD," http://www.pde.psu.edu/supersolutions/computerincentive/compincreview.html , at least as early as June 24, 2001, 1 page (note: applicants were unable to find pages 2-4).	
		"EZ Deduct," Fringe Benefits Management Company web page, http://www.fbmcc-benefits.com/aboutfbmc/ezdeduct.asp , at least as early as June 24, 2001, 1 page.	
		"Teachers' Retirement System of the State of Illinois," http://www.trs.state.il.us/Pubs/ins04.html , at least as early as June 24, 2001, 1 page (note: applicants were unable to find page 2).	

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